

Head Office, BSC Tower, (5th - 16th Floor), 2-3 Rajuk Avenue, Motijheel C/A, Dhaka- 1000

Minutes of the 7th Annual General Meeting of the Members of South Bangla Agriculture and Commerce Bank Limited.

The 7th Annual General Meeting of the Members (Shareholders) of South Bangla Agriculture and Commerce Bank Limited was held online on Tuesday, 18-08-2020 at 11:00 AM at Head office, South Bangla Agriculture and Commerce Bank Limited, BSC Tower, 2-3 Rajuk Avenue, Motijheel, Dhaka-1000.

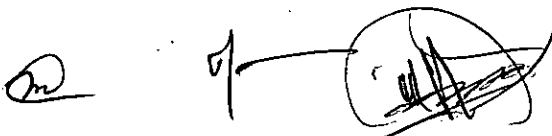
The following shareholders attended the Meeting:

Directors:

1. Mr. S. M. Amzad Hossain, (Folio: 01)
2. Mr. Talukder Abdul Khaleque, (Vice-Chairman & Independent Director)
3. Begum Sufia Amjad, (Folio: 02)
4. Mr. Abu Zafar Mohammad Shofiuddin, (Folio: 04)
5. Mr. Abdul Kadir Molla, (Folio: 05)
6. Engr. Md. Moklesur Rahman, (Folio: 06)
7. Al-Haj Mizanur Rahman, (Folio: 08)
8. Captain M. Moazzam Hossain, (Folio: 09)
9. Mr. Hafizur Rahman Babu (Folio: 22)
10. Mr. Anwar Hussain, (Folio: 25)
11. Mrs. Tahmina Afroz, (Folio: 27)
12. Mr. Sk. Shyedujjaman, (Folio: 30)
13. Mr. Mohammed Ayub, (Folio: 48)
14. Mr. Mohammad Nawaz, (Folio: 53)
15. Dr. Syed Hafizur Rahman, (Independent Director)
16. Mr. Md. Sajidur Rahman, (Independent Director)
17. Mst. Nasima Begum, Representing Thermax Textile Mills Ltd.,(Folio: 54)
18. Mr. Tariqul Islam Chowdhury, Managing Director & CEO (Ex-officio)

Share Holders:

1. Miss Tajori (Folio: 03)
2. Mr. Motiur Rahman, (Folio: 10)
3. Mr. Iqbal Haider Chowdhury, (Folio: 14)
4. Mr. Mohammed Nazrul Islam, (Folio: 15)



5. Mr. A. K. Mizanur Rahman FCA, (Folio: 16)
6. Mr. Mozaharul Haque Shahid, (Folio: 18)
7. Mr. Md. Eathashamul Haque, (Folio:20)
8. Mr. KafilUddin Bhuiyan, (Folio: 21)
9. Mr. Shahab Uddin Khan, (Folio: 23)
10. Mr. Maksudur Rahman, (Folio: 44)
11. Ms. Shamsun Naahar Rahman, (Folio: 46)
12. Mr. Md. Amzad Hossain, Representing Rupsha fish & allied industries Ltd., (Folio: 55)
13. Mr. Md. Toyamur Islam Rasel, (Folio: 56)
14. Mr. Goutam Kumar Kundu, Representing Southern Foods Ltd., (Folio: 59)
15. Mr. Md. Ezaz Uddin, Representing M/S Moonstar Polymer Export Ltd., (Folio: 61)
16. Mr. Eshmam Arifin Rahman, (Folio: 64)
17. Ms. Mahia Binte Mizan, (Folio: 65)
18. Mrs. Shirin Akter, Representing Techno Electricals Ltd., (Folio: 66)
19. Mr. Khan Habibur Rahman, Representing Moonstar Ceramic industries Ltd., (Folio: 67)
20. Mr. A B M Ruhul Amin Howlader, (Folio: 68)

Others participants:

1. Mr. Md. Mokaddess Ali ACS, Company Secretary and Chief Election Commissioner of Election of Directors.
2. Mr. Masoodur Rahman FCA, CFO
3. Mr. Sheikh Hasibur Rahman FCA, Partner M/s Hoda Vasi Chowdhury and Company, Chartered Accountants

On fulfilment of the quorum, the meeting started with recitation from the Holy Quran.

Mr. Md. Mokaddess Ali ACS, Company Secretary read out the Agenda of the 7th Annual General Meeting.

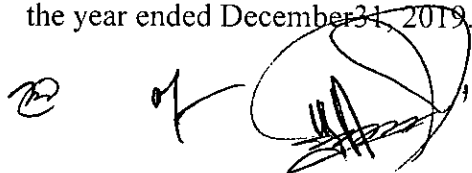
Mr. S. M. Amzad Hossain, Chairman of the Board of Directors of the Company presided over the Meeting. The Meeting proceeded as per agenda.

1. Confirmation of Minutes of the 6th Annual General Meeting.

The shareholders present in the meeting have made thorough scrutiny. After an extensive scrutiny, as proposed by Mr. Mozaharul Haque Shahid, (Folio: 18) and seconded by Mr. Goutam Kumar Kundu, Representing Southern Foods Ltd., (Folio: 59), the Shareholders present in the meeting unanimously confirmed the Minutes of the 6th Annual General Meeting (AGM).

2. To receive, consider and adopt the Audited Financial Statements of the Company for the year ended December 31, 2019.

The Chairman invited the Shareholders to discuss on the Audited Accounts of the Bank for the year ended December 31, 2019.



The summarized version of the deliberations and the points raised by different shareholders are stated below:

Mr. Tariqul Islam Chowdhury, Managing Director and CEO:

Mr. Tariqul Islam Chowdhury, Managing Director and CEO delivered his welcome speech stating the performance of the Bank and future course of Strategic Plan explaining the growth trend. He said that the bank has been going ahead with clear goal of diversification in respect of Geographical and Industry Sector with financial inclusion. Having emphasized on the good governance he also added that the bank was always compliant in respect of all indicators (ADR, CRR, SLR etc.) in spite of liquidity crisis in the industry due to pandemic worldwide. He also emphasized on the innovative products and service based on state of the art technology particularly Digital Financial Inclusion in line with the initiatives of the Government and brief the latest technology based digital payment system 'Bangla Pay'. He also pointed on the development of human resources and optimum utilization of manpower. In this connection, he said that two leadership roles have been assigned for one person as a part of reduction of operational cost. He also emphasized on Islamic Banking and robust recovery plan as part of strategic priority.

Mr. Ruhul Ameen Hawlader(Folio: 68):

Mr. Ruhul Ameen Hawlader congratulated all members and Directors for presenting very resourceful souvenir (Annual Reports). He also expressed his satisfaction for the meeting being well-organized. He was also hopeful for the bank to uphold this trend of growth.

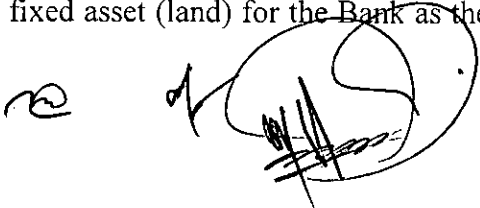
Mr. Shahab Uddin Khan(Folio: 23):

Mr. Shahab Uddin Khan, Shareholder also delivered his valuable speech thanking the management & the board of directors for such a sound performance of the bank. He opined that, the progressive nature of growth rate indicates that our bank is stepping forward in a right track, Earning per Share (EPS) has also increased which is also satisfactory for the shareholders. Mr. Khan emphasized on more investment in SME & Private sector those can give a good result in the long run as well as will contribute to the inclusive economic development.

Mr. Khan, also indicated that our card & digital payment system 'Bangla pay' services are expanding but we are yet to grab the expected market shares in these service area. We should be smarter in case of persuasion & promotion of these services. Mr. Khan Puts a great emphasize on agent banking as part of the financial inclusion activities of the bank to provide banking services to the remote corners.

Mr. Mozaharul Haque Shahid(Folio: 18):

Mr. Mozaharul Haque Shahid, one of the sponsor shareholders of the bank pointed an issue regarding of 'Bangla Pay' (payment system of the Bank) as the growing payment system to enter into market. He again suggested that the Board of Directors should think for purchase a fixed asset (land) for the Bank as the value of the land is always increasing in nature. He also



opined that the development of virtual banking product is a situational demand presently. He further pointed out that the earning per share (EPS) has increased in comparison of last year and which is definitely a good sign during a tough period of economic instability & depression.

Mr. Mozaharul Haque Shahid also opined that now-a-days digitalisation of financial services is a must for the existence of a bank so services such as card & digital payment system 'Bangla pay' must be upgraded with latest features those fit with the necessity and demand of the customers as well. He also emphasized on SME lending. Finally, he gave importance to the listing in stock market and go for IPO.

Mr. A. K. MizanurRahman FCA (Folio: 16):

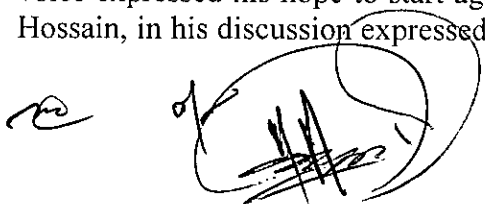
Mr. Mizanur Rahman FCA, emphasized on cost minimization in his deliberation indicating that, though operating profit has increased but there is an increasing trend in expenses like advertising, stationery & printing. He encouraged the idea of conversion of the bank into shariah-based bank. Mr. Rahman also suggested the board to take immediate decision to obtain the membership in Dhaka stock exchange to diversify the investment portfolio of the bank. Taking part in the discussion, he pointed out an issue of Note No. 8.3 of Financial Statements regarding large loan.

Mr. Rahman pointed out that though 'Bangla pay' is rendering a remarkable service but there is some loopholes which should be addressed and solved immediately for far better service. He also opined that, bank may go to the IPO after completion of the conversion process of the bank to the Islamic banking system, this may give a better performance of bank in IPO. Mr. Rahman demanded a dedicated committee to look after the affairs of loan recovery as the non-performing loan will be a huge threat for the bank in near future.

Chairman's Reply:

Mr. S. M Amzad Hossain, Chairman of the Bank thanked the honourable shareholders for their wholehearted participation in the discussion. In particular, he appreciated shareholders' deliberation on the Accounts. On reply on issues raised by the shareholders, he described that the bank has been emphasized on investment portfolio diversification from the beginning of it's journey, SME & private sectors are emphasized always as prime sectors and he also assured that the bank will take all the necessary steps to obtain the membership in DSE immediately after the market shows some stability. Mr. Chairman also gave priority to cost minimization which is an ongoing process.

The honourable chairman, in his address presented the performance of the Bank in 2019 in detail and hinted the future course of Strategic Plan. He said that the bank is going ahead with clear mission of diversification. He stated the statistics and presented that about 44% of the total loans have been disbursed to SME sector and the bank through it's branch & sub-branch network is determined to go for those low-risk investments more and more. He with a firm voice expressed his hope to start agent banking activities within a shortest possible time. Mr. Hossain, in his discussion expressed his opinion to go for the IPO if the share market shows a



stable condition to bring out a satisfactory outcome. He hoped to launch shariah-based banking activities as soon as possible after completion of all the rules, regulations and formalities to add a new dimension of service. Giving special importance to the asset quality and loan recovery he firmly declared that the audit committee is looking after those areas continually and hoped to have a remarkable result in near future regarding maintenance of asset quality & loan recovery.

After a threadbare discussion, as proposed by Mr. Shahab Uddin Khan, (Folio: 23) and seconded by Mr. Mozaharul Haque Shahid, (Folio: 18), the Shareholders present in the meeting unanimously passed the following resolution:

RESOLVED:

“that the Audited Accounts of the Bank for theyearended31st December, 2019 be adopted along with the Directors’ and Auditors’ Report thereon.”

3. To Declare Dividend out of the Profit for the year ended December 31, 2019.

As proposed by Mr. Md. Ezaz Uddin, Representing M/S Moon star Polymer Export Ltd., (Folio: 61) and seconded by Mr. Md. Toyamur Islam Rasel, (Folio: 56), the Shareholders present in the meeting unanimously passed the following resolution:

RESOLVED:

“that the Shareholders of South Bangla Agriculture and Commerce Bank Limited approved issuance of 10.00% Bonus Share as Stock Dividend out the profit earned by the Bank for the year ended 31st December, 2019. The date of allotment for stock dividend was fixed on 17/09/2020.”

4. To appoint Auditors of the Company for the term until the conclusion of the next Annual General Meeting and to fix their remuneration.

As proposed by Mr. Md. Ezaz Uddin, Representing M/S Moon star Polymer Export Ltd., (Folio: 61) and seconded by Mr. A. K. Mizanur Rahman FCA, (Folio: 16), the shareholders present in the Meeting unanimously passed the following resolution:

RESOLVED:

“that M/s Hoda Vasi Chowdhury and Company, Chartered Accountants be appointed as Auditors of the Bank until the conclusion of 8th Annual General Meeting and the remuneration of Hoda Vasi Chowdhury and Company, Chartered Accountants be fixed at Tk. 3,85,000.00 (Taka three lac eighty five thousand) only subject to approval of Bangladesh Bank.”

5. To elect Directors in place of those who shall retire in accordance with the provisions of laws and the Articles of Association of the Company.

In the Meeting, following Directors retired and were eligible for reappointment:

Sl. No.	Name	Folio No.
1.	Mr. S. M. Amzad Hossain	01
2.	Begum Sufia Amjad	02

3.	Mr. Abu Zafar Mohammad Shofiuddin	04
4.	Mr. Abdul Kadir Molla	05
5.	Engr. Md. Moklesur Rahman	06
6.	Mst. Nasima Begum Nominated by: Thermax Textile Mills Ltd.	54

Against the vacancies, the Election Commission received 6 (six) nominations and after scrutiny, the Election Commission found 6 (six) candidates eligible and the Election Commission declared them elected uncontested. With the consent of the shareholders present, the following resolution was adopted subject to approval of Bangladesh Bank:

RESOLVED:

That the following shareholders of the Bank were re-elected Directors uncontested:

Sl. No.	Name	Folio No.
1.	Mr. S. M. Amzad Hossain	01
2.	Begum Sufia Amjad	02
3.	Mr. Abu Zafar Mohammad Shofiuddin	04
4.	Mr. Abdul Kadir Molla	05
5.	Engr. Md. Moklesur Rahman	06
6.	Mst. Nasima Begum Nominated by: Thermax Textile Mills Ltd.	54

6. To appoint Practicing Professional Accountant or Secretary for certificate on compliance of the Corporate Governance Code.

As proposed by Mr. A. K. Mizanur Rahman FCA, (Folio: 16) and seconded by Mr. Md. Ezaz Uddin, Representing M/S Moon star Polymer Export Ltd., (Folio: 61), the shareholders present in the Meeting unanimously passed the following resolution:

RESOLVED:

“that M/s Islam and Company, Chartered Accountants be appointed as Compliance Auditors as per Corporate Governance Code issued by Bangladesh Securities and Exchange Commission of the Bank until the conclusion of 8th Annual General Meeting and the remuneration of Islam and Company, Chartered Accountants be fixed at Tk. 20,000.00 (Taka twenty thousand) only.”

7. To approve the appointment of Independent Director.

As proposed by Mr. Md. Toyamur Islam Rasel, (Folio: 56) and seconded by Mr. Md. Ezaz Uddin, Representing M/S Moon star Polymer Export Ltd., (Folio: 61), the Shareholders present in the meeting unanimously passed the following resolution:

RESOLVED:

“that the shareholders of the Bank approved the appointment of Independent Director Dr. Syed Hafizur Rahman as approved by the board in its 91st Board Meeting held on 18-06-2019 and Regulators.”

8. To intimate expenditure regarding Vehicles of Bank's Pool.

As proposed by Mr. Md. Toyamur Islam Rasel, (Folio: 56) and seconded by Mr. Goutam Kumar Kundu, Representing Southern Foods Ltd., (Folio: 59), the Shareholders present in the meeting unanimously passed the following resolution:

RESOLVED:

“that the shareholders of the Bank were apprised of the Expenditure regarding Vehicles of Bank's as disclosed in the page No. 240 of the Annual Report 2019 Pool for the year 2019”

9. Miscellaneous: To transact any other business with permission of the chair.

- The Board of Directors in its 106th meeting recommended 10.00% Stock Dividend (Bonus Shares) for the year ended on December 31, 2019. The calculation of Bonus Shares is as under:

The Bonus Shares per Shareholders (@10.00% as per their holding on record date(26-07-2020) is as under:

Sl. No	Folio No.	Name	Total Number of Shares (Before Bonus)	Bonus 2019		
				With Fraction	Without Fraction	Fraction
1	1	Mr. S. M. Amzad Hossain	22,000,000.00	2,200,000.00	2,200,000.00	0.00
2	2	Begum Sufia Amjad	20,900,000.00	2,090,000.00	2,090,000.00	0.00
3	3	Miss Tajori	1,248,500.00	124,850.00	124,850.00	0.00
4	4	Mr. Abu Zafar Mohammad Shofiuddin	30,438,430.00	3,043,843.00	3,043,843.00	0.00
5	5	Mr. Abdul Kadir Molla	30,438,430.00	3,043,843.00	3,043,843.00	0.00
6	6	Mr. Md. Moklesur Rahman	30,438,430.00	3,043,843.00	3,043,843.00	0.00
7	8	Al-Haj Mizanur Rahman	22,000,000.00	2,200,000.00	2,200,000.00	0.00
8	9	Captain M. Moazzam Hossain	31,041,455.00	3,104,145.50	3,104,145.00	0.50
9	10	Mr. Motiur Rahman	724,086.00	72,408.60	72,408.00	0.60
10	11	Ms. Kamrun Nahar	9,697,293.00	969,729.30	969,729.00	0.30
11	12	Ms. Mysha Khabir	4,000,000.00	400,000.00	400,000.00	0.00
12	14	Mr. Iqbal Haider Chowdhury	7,624,826.00	762,482.60	762,482.00	0.60

13	15	Mr. Mohammed Nazrul Islam	1,521,921.00	152,192.10	152,192.00	0.10
14	16	Mr. A.K. Mizanur Rahman, FCA	1,521,921.00	152,192.10	152,192.00	0.10
15	17	Padma Lamitube Ltd.	3,043,843.00	304,384.30	304,384.00	0.30
16	18	Mr. Mozaharul Haque Shahid	6,087,686.00	608,768.60	608,768.00	0.60
17	19	Mr. Md. Emdadul Haque	1,521,921.00	152,192.10	152,192.00	0.10
18	20	Mr. Md. Eathashamul Haque	1,521,921.00	152,192.10	152,192.00	0.10
19	21	Mr. Kafil Uddin Bhuiyan	1,902,401.00	190,240.10	190,240.00	0.10
20	22	Mr. Hafizur Rahman Babu	22,828,822.00	2,282,882.20	2,282,882.00	0.20
21	23	Mr. Shahab Uddin Khan	1,521,921.00	152,192.10	152,192.00	0.10
22	24	Abdul Gaffar & Co. (Pvt.) Ltd.	23,589,782.00	2,358,978.20	2,358,978.00	0.20
23	25	Mr. Anwar Hussain	3,804,804.00	380,480.40	380,480.00	0.40
24	26	Mr. Mohammad Imran	3,043,843.00	304,384.30	304,384.00	0.30
25	27	Mrs. Tahmina Afroz	30,438,430.00	3,043,843.00	3,043,843.00	0.00
26	28	Mrs. Shamima Hossain	4,565,764.00	456,576.40	456,576.00	0.40
27	29	Haji Shakhawat Anwara Eye Hospital Ltd.	30,438,430.00	3,043,843.00	3,043,843.00	0.00
28	30	Mr. Sk. Shyedujjaman	2,497,000.00	249,700.00	249,700.00	0.00
29	36	Ms. Sadnam Sadiana	1,248,500.00	124,850.00	124,850.00	0.00
30	44	Mr. Maksudur Rahman	26,024,857.00	2,602,485.70	2,602,485.00	0.70
31	45	Mr. Md. Mizanur Rahman	3,196,035.00	319,603.50	319,603.00	0.50
32	46	Ms. Shamsun Nahar Rahman	3,043,843.00	304,384.30	304,384.00	0.30
33	47	Mr. Mohammed Ilias	2,497,000.00	249,700.00	249,700.00	0.00
34	48	Mr. Mohammed Ayub	25,444,430.00	2,544,443.00	2,544,443.00	0.00
35	50	M/S. Contech Construction Ltd.	30,438,430.00	3,043,843.00	3,043,843.00	0.00

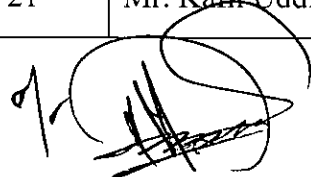
36	51	Mr. Ayaz Waris Khan Warisi	1,521,921.00	152,192.10	152,192.00	0.10
37	52	Mr. Mohammad Abdul Hye	1,521,921.00	152,192.10	152,192.00	0.10
38	53	Mr. Mohammad Nawaz	26,785,817.00	2,678,581.70	2,678,581.00	0.70
39	54	Thermax Textile Mills Ltd.	30,438,430.00	3,043,843.00	3,043,843.00	0.00
40	55	Rupsha Fish and Allied Ind. Ltd.	1,100,000.00	110,000.00	110,000.00	0.00
41	56	Mr. Md. Toyamur Islam Rasel	1,248,500.00	124,850.00	124,850.00	0.00
42	57	Agrovita Ltd.	10,050,425.00	1,005,042.50	1,005,042.00	0.50
43	59	Southern Foods Ltd.	23,617,250.00	2,361,725.00	2,361,725.00	0.00
44	60	Mr. Md. Mahin	1,722,930.00	172,293.00	172,293.00	0.00
45	61	M/S Moon star Polymer Export Ltd.	24,832,500.00	2,483,250.00	2,483,250.00	0.00
46	62	Mr. Mohammed Belal	2,497,000.00	249,700.00	249,700.00	0.00
47	63	Mr. Tabassum Arifin Rahman	1,248,500.00	124,850.00	124,850.00	0.00
48	64	Mr. Eshmam Arifin Rahman	1,233,500.00	123,350.00	123,350.00	0.00
49	65	Ms. Mahia Binte Mizan	1,233,500.00	123,350.00	123,350.00	0.00
50	66	Techno Electricals Ltd.	29,749,258.00	2,974,925.80	2,974,925.00	0.80
51	67	Moon star Ceramic Industries Ltd.	14,655,987.00	1,465,598.70	1,465,598.00	0.70
52	68	Mr. A B M Ruhul Amin Howlader	3,000,000.00	300,000.00	300,000.00	0.00
53	69	Company Secretary, SBACBL	10.00	1.00	1.00	0.00
54	70	Mr. Mohammed Yakub	1,826,306.00	182,630.60	182,630.00	0.60
55	71	Mr. Md. Hasan	1,826,306.00	182,630.60	182,630.00	0.60
		Total	622,405,016.00	62,240,501.60	62,240,491.00	10.60

Under the above circumstances the total fraction is 10.60 shares. Out of which .60 shares could not be issued and for .60 shares Tk. 6.00 may be transferred to Retained Earnings. 10 shares may be allotted to the Company Secretary which shall be sold and the proceeds shall be distributed among the shareholders having fractions.

Decision: The issue was discussed elaborately by the shareholders present and the following decisions were taken:

- i. Non issuance of .60 shares was approved. For issuance of Bonus shares @ 10.00%, raising paid up capital of Tk. 62,24,04,910.00 was approved and it was also decided to transfer Tk. 6.00 to Retained Earnings.
- ii. 10 shares be issued in the name of Company Secretary (against sum of fraction) which to be sold and the proceeds be distributed among the shareholders having fractions as 26/07/2020 (record date).
- iii. The allotment list of Bonus shares was approved as under:

Sl. No.	Folio No.	Name	Bonus Shares
1	1	Mr. S. M. Amzad Hossain	2,200,000.00
2	2	Begum Sufia Amjad	2,090,000.00
3	3	Miss Tajori	124,850.00
4	4	Mr. Abu Zafar Mohammad Shofiuddin	3,043,843.00
5	5	Mr. Abdul Kadir Molla	3,043,843.00
6	6	Mr. Md. Moklesur Rahman	3,043,843.00
7	8	Al-Haj Mizanur Rahman	2,200,000.00
8	9	Captain M. Moazzam Hossain	3,104,145.00
9	10	Mr. Motiur Rahman	72,408.00
10	11	Ms. Kamrun Nahar	969,729.00
11	12	Ms. Mysha Khabir	400,000.00
12	14	Mr. Iqbal Haider Chowdhury	762,482.00
13	15	Mr. Mohammed Nazrul Islam	152,192.00
14	16	Mr. A.K. Mizanur Rahman, FCA	152,192.00
15	17	Padma Lamitube Ltd.	304,384.00
16	18	Mr. Mozaharul Haque Shahid	608,768.00
17	19	Mr. Md. Emdadul Haque	152,192.00
18	20	Mr. Md. Eathashamul Haque	152,192.00
19	21	Mr. Kafil Uddin Bhuiyan	190,240.00

20	22	Mr. Hafizur Rahman Babu	2,282,882.00
21	23	Mr. Shahab Uddin Khan	152,192.00
22	24	Abdul Gaffar & Co. (Pvt.) Ltd.	2,358,978.00
23	25	Mr. Anwar Hussain	380,480.00
24	26	Mr. Mohammad Imran	304,384.00
25	27	Mrs. Tahmina Afroz	3,043,843.00
26	28	Mrs. Shamima Hossain	456,576.00
27	29	Haji Shakhawat Anwara Eye Hospital Ltd.	3,043,843.00
28	30	Mr. Sk. Shyedujjaman	249,700.00
29	36	Ms. Sadnam Sadiana	124,850.00
30	44	Mr. Maksudur Rahman	2,602,485.00
31	45	Mr. Md. Mizanur Rahman	319,603.00
32	46	Ms. Shamsun Nahar Rahman	304,384.00
33	47	Mr. Mohammed Ilias	249,700.00
34	48	Mr. Mohammed Ayub	2,544,443.00
35	50	M/S. Contech Construction Ltd.	3,043,843.00
36	51	Mr. Ayaz Waris Khan Warisi	152,192.00
37	52	Mr. Mohammad Abdul Hye	152,192.00
38	53	Mr. Mohammad Nawaz	2,678,581.00
39	54	Thermax Textile Mills Ltd.	3,043,843.00
40	55	Rupsha Fish and Allied Ind. Ltd.	110,000.00
41	56	Mr. Md. Toyamur Islam Rasel	124,850.00
42	57	Agrovita Ltd.	1,005,042.00
43	59	Southern Foods Ltd.	2,361,725.00
44	60	Mr. Md. Mahin	172,293.00
45	61	M/S Moon star Polymer Export Ltd.	2,483,250.00
46	62	Mr. Mohammed Belal	249,700.00
47	63	Mr. Tabassum Arifin Rahman	124,850.00
48	64	Mr. Eshman Arifin Rahman	123,350.00

49	65	Ms. Mahia Binte Mizan	123,350.00
50	66	Techno Electricals Ltd.	2,974,925.00
51	67	Moon star Ceramic Industries Ltd.	1,465,598.00
52	68	Mr. A B M Ruhul Amin Howlader	300,000.00
53	69	Company Secretary, SBACBL	1.00
54	70	Mr. Mohammed Yakub	182,630.00
55	71	Mr. Md. Hasan	182,630.00
Total			62,240,491.00

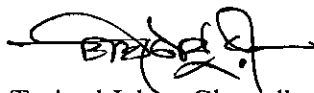
iv. Transactions with Bank-Related Persons as per BRPD Circular No. 04 dated 23 February, 2014:

“that the shareholders of the Bank be apprised of the ‘Transactions with Bank-Related Persons’ as per BRPD Circular No. 04 dated 23 February, 2014 and approved the same as disclosed in the page No. 246 of the Annual Report 2019.”

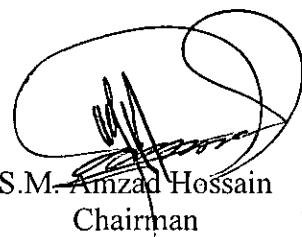
In closing remarks, Mr. S. M. Amzad Hossain, Chairman, thanked all the shareholders for their keen interest in the affairs of the Bank, spontaneous participation in the discussions and constructive as well as valued suggestions.



Md. Mokaddess Ali ACS
Senior Vice President &
Company Secretary



Tariqul Islam Chowdhury
Managing Director &
Chief Executive Officer



S.M. Amzad Hossain
Chairman